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United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Robertson, Dale S				Name of Joint Debtor (Spouse) (Last, First, Middle): Robertson, Inger E			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-9686	yer I.D. (ITIN) No./C	Complete EIN	(if mor	our digits of than one, set than one, set than one, set than one than one than one than the term of term of term o	state all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 11701 S. Karlov, Apt. 1A Alsip, IL	_	ZIP Code	Street 11	Address of			reet, City, and State):  ZIP Code
County of Residence or of the Principal Place of		80803		•	ence or of the	Principal Pla	60803 ace of Business:
Cook  Mailing Address of Debtor (if different from stre	eet address):		Mailir		of Joint Debt	tor (if differe	nt from street address):
	_	ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	<b>_</b>						
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bus ☐ Single Asset Rein 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exer	al Estate as d 01 (51B)  sker  mpt Entity , if applicable) exempt organ f the United	nization States	defined "incurr	the 1 eer 7 eer 9 eer 11 eer 12	Petition is Fi	business debts.
Filing Fee (Check on  Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's constaltach signed application for the court's constaltach.	lble to individuals onlideration certifying the tule 1006(b). See Officinapter 7 individuals o	y). Must nat the debtor cial Form 3A. nly). Must	Check Check Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent l ) are less than ith this petiti n were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt properthere will be no funds available for distribution.	erty is excluded and a	administrativ		es paid,		THIS	S SPACE IS FOR COURT USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001- 25,000 5	] 25,001- 60,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 to	] 100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 to	100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Robertson, Dale S Robertson, Inger E (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ lan W. Wallace June 26, 2008 Signature of Attorney for Debtor(s) (Date) Ian W. Wallace #6290999 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(1/08) Page 3 Name of Debtor(s):

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Dale S Robertson

Signature of Debtor Dale S Robertson

X /s/ Inger E Robertson

Signature of Joint Debtor Inger E Robertson

Telephone Number (If not represented by attorney)

June 26, 2008

Date

#### Signature of Attorney\*

X /s/ Ian W. Wallace

Signature of Attorney for Debtor(s)

Ian W. Wallace #6290999

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

June 26, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Robertson, Dale S Robertson, Inger E

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	_	
•	/	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### United States Bankruptcy Court Northern District of Illinois

	Dale S Robertson			
In re	Inger E Robertson		Case No.	
		Debtor(s)	Chapter	7
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
The United States tweeter on honlymentary administration has determined that the anadit accuraciling
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Dale S Robertson	
	Dale S Robertson	,
Date: June 26, 2008		

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Dale S Robertson Inger E Robertson		Case No.	
		Debtor(s)	Chapter	7
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor: /s/ Inger E Robertson
Inger E Robertson
Date: June 26, 2008

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dale S Robertson,		Case No	
	Inger E Robertson			
•		Debtors	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	8,760.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		12,619.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		15,184.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,125.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,124.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	8,760.00		
			Total Liabilities	27,803.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dale S Robertson,		Case No.		
	Inger E Robertson				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,125.00
Average Expenses (from Schedule J, Line 18)	2,124.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,693.33

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		8,904.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		15,184.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		24,088.00

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B6A (Official Form 6A) (12/07)

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking account with Washington Mutual	-	100.00
shares in banks, savings and loan, thrift, building and loan, and		Savings account with TCF Bank	J	100.00	
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with TCF Bank	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, tapes, CD's etc.	-	125.00
6.	Wearing apparel.		Personal Used Clothing	-	500.00
7.	Furs and jewelry.		Miscellaneous costume jewelry	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	1,945.00
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dale S Robertson,	
	Inger E Robertson	

Case No.		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1. Interests in an education defined in 26 U.S.C. § 5 under a qualified State to as defined in 26 U.S.C. § Give particulars. (File some record(s) of any such int 11 U.S.C. § 521(c).)	30(b)(1) or nition plan § 529(b)(1). eparately the			
2. Interests in IRA, ERISA other pension or profit sl plans. Give particulars.				
Stock and interests in inc and unincorporated busin Itemize.				
4. Interests in partnerships ventures. Itemize.	or joint X			
5. Government and corpora and other negotiable and nonnegotiable instrumen				
6. Accounts receivable.	X			
7. Alimony, maintenance, s property settlements to v debtor is or may be entit particulars.	which the			
Other liquidated debts or including tax refunds. G	ive particulars. Earner overpa house	ax refund - \$3370. Of that amount, \$1,251 was Income Credit, and \$2,119 was refund of ayment of taxes. Refund was spent down on hold expenses and necessities, attorney fees, whicle costs.		0.00
	Econo	mic Stimulus Rebate	J	1,200.00
9. Equitable or future interestates, and rights or powexercisable for the beneficient of the beneficient of the real Property of the property	wers it of the isted in			
20. Contingent and nonconti interests in estate of a de death benefit plan, life ir policy, or trust.	ecedent,			
			Sub-Tota	al > 1,200.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

Case 08-16653 Doc 1 Filed 06/27/08 Entered 06/27/08 15:18:13 Desc Main Document Page 13 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dale S Robertson,	
	Inger E Robertson	

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1999 Value	Oldsmobile Intrigue 112,000 miles based on KBB	-	1,900.00
		2005 Value	Chevy Cavalier 58,000 miles based on KBB	J	3,715.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota (Total of this page)	al > 5,615.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind X not already listed. Itemize.

Sub-Total > (Total of this page)

Total > 8,760.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (12/07)

In re	Dale S Robertson,	Case No.
	Inger F Robertson	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certification Checking account with Washington Mutual	ficates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Savings account with TCF Bank	735 ILCS 5/12-1001(b)	100.00	100.00
Checking account with TCF Bank	735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	125.00	125.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Other Liquidated Debts Owing Debtor Including Tax R Economic Stimulus Rebate	<u>lefund</u> 735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Oldsmobile Intrigue 112,000 miles Value based on KBB	735 ILCS 5/12-1001(c)	2,400.00	1,900.00
2005 Chevy Cavalier 58,000 miles Value based on KBB	735 ILCS 5/12-1001(c)	0.00	3,715.00

Total: 5,545.00 8,760.00

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B6D (Official Form 6D) (12/07)

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN			DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxxx0001			Opened 9/06/05 Last Active 9/20/07	NG EN F	D A T E D			
Wells Fargo Auto Finance Po Box 7648 Boise, ID 83707		J	Automobile Lien 2005 Chevy Cavalier 58,000 miles Value based on KBB					
	L	L	Value \$ 3,715.00	Н			12,619.00	8,904.00
Account No.			Value \$	-				
Account No.								
			Value \$					
Account No.								
			Value \$	-				
				Subt	ota	ıl		
continuation sheets attached	(Total of this page) 12,619.00 8,904.00							
Total (Report on Summary of Schedules) 12,619.00 8,904.00							8,904.00	

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B6E (Official Form 6E) (12/07)

•				
In re	Dale S Robertson,		Case No.	
	Inger E Robertson			

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. 8 507(a)(10)

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Dale S Robertson, Inger E Robertson		Case No.
	inger E Robertson	Debtors ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF C	CLAIM	ONTINGENT	Z L Q U L D 4	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx-xx-9686			01		T	D A T E D		
AT&T PO Box 8100 Chicago, IL 60607		J	Utility			D		389.00
Account No. xxx-xx-9686			00					
AT&T Wireless Correspondence PO Box 68056 Anaheim, CA 92817-8056		J	Cell					453.00
Account No. xxxxxxx7008			Opened 4/10/01 Last Active 4/01/01 Membership					
Ballys 8700 West Bryn Mawr Chicago, IL 60631		H						
								0.00
Account No. xxx5391  Bruce M. Cable DDS c/o Allied Debt Recovery Svs		Н	Opened 4/07/05 Last Active 9/01/07 Medical Services					
2000 Warrensville Center South Euclid, OH 44121								76.00
11 continuation sheets attached		1	1	S (Total of th		tota pag		918.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

#### Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME. ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Opened 2/01/05 Last Active 3/01/05 Account No. xxxxxxxxxxxx9579 Collection for AT& T Wireless Services Notice Only Bur Col Reco Н 7575 Corporate Way Eden Prairie, MN 55344 0.00 Opened 3/30/07 Last Active 9/01/07 Account No. xxxx8720 Collection for Sprint Pcs Notice Only Calvary Portfolio Services W 7 Skyline Dr 3rd Floor Hawthorne, NY 10532 0.00 Account No. xxx9695 Opened 3/31/06 Last Active 9/01/07 Collection for AT&T Notice Only Calvary Portfolio Services W 7 Skyline Dr 3rd Floor Hawthorne, NY 10532 0.00 Account No. xxxxxxxx8951 Opened 2/19/03 Last Active 5/09/03 CreditCard Capital 1 Bank

Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Account No. xx7605

Cb Usa Inc
55252 Hohman Ave
Hammond, IN 46320

Opened 9/20/05 Last Active 5/01/07
Collection for Melanie Fitness Center
Notice Only

0.00

Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)

1,454.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATE	ISPUTED	AMOUNT OF CLAIM
Account No. xxx-xx-9686			03	Т			
Certegy Recovery Services 3500 5th St. Northport, AL 35476		J	Collection		D		1,244.00
Account No. xxx-xx-9686	╅		98	+			
Charter One Bank 13180 Cicero Crestwood, IL 60445		J	Collection				800.00
Account No. xxx-xx-9686	╁		97	+	$\vdash$		
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680		J	Utility				254.00
Account No. xxxxxxxxxxxx8303	+		2008	+	T		
Comcast 1500 McConnor Pkwy Schaumburg, IL 60173		J	Other				325.00
Account No. xxxx2353	╁		Opened 2/18/06 Last Active 6/01/06	+	+		220.00
Credit Management 4200 International Pwy Carrolton, TX 75007		W	Collection for Wow Internet And Cable Service Notice Only				0.00
Sheet no. 2 of 11 sheets attached to Schedule of	 [	<u> </u>	<u> </u>	 Sub	tota	1 1l	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,623.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

	T <sub>C</sub>	ш	sband, Wife, Joint, or Community	Tc	Lii	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. xx-xxxxxx-xxxxxxxxxxxxx03-00			2008	٦	TE		
Credit Protection Association, LP 13355 Noel Road Dallas, TX 75240		J	Notice Only		D		0.00
Account No. xxxxxxxxx8700	╁		2008	+	<u> </u>	-	
Debt Recovery Solutions PO Box 9001 Westbury, NY 11590		J	Notice Only				
	↓			$\perp$			0.00
Account No. xxx-xx-9686  Directv PO Box 29079 Glendale, CA 91209		J	04 Utility				278.00
Account No. xxx-xx-9686	╁		00	+			
Doubleday Book Club 6550 E. 30th street P.O. Box 6325 Indianapolis, IN 46206		J	Collection				93.00
Account No. xxx-xx-9686	+		97	+	$\perp$	+	
First Cash Advance 12601 Western Avenue Blue Island, IL 60406		J	Collection				585.00
Sheet no. 3 of 11 sheets attached to Schedule of	_	_	1	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				956.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	ND LAIM	ONTINGEN	N L I Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5612			Opened 1/23/05 Last Active 7/24/05 CreditCard		Ť	TED		
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		Н	Creditodra					395.00
Account No. AHAxx8W481			Opened 6/30/01 Last Active 8/01/01					
Ford Motor Credit Corporation Ford Credit National Bankruptcy Center Po Box 537901 Livonia, MI 48153		J	Automobile					0.00
Account No. xxx0280  Harvard Collection 4839 N Elston Ave Chicago, IL 60630		Н	Opened 9/23/03 Collection for Jewel Notice Only					
								0.00
Account No. Dxx801N1	T		Opened 3/01/07 Last Active 5/01/07					
Helig c/o Am Credit & Col PO Box 264 Taylor, PA 18517		w	Collection					401.00
Account No. xx1522	$\vdash$		Opened 7/07/05 Last Active 7/24/05				H	701.00
Hilco Receivables Llc 5 Revere Dr Ste 510 Northbrook, IL 60062		W	Collection for Certegy Notice Only					
								0.00
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(	So Total of th		ota pag		796.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No
	Inger E Robertson	

### Debtors

	I c	Į.i	shand Wife Joint or Community	1.0	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxx3643			Opened 11/03/03 Last Active 1/01/04 Collection	Т	T E D		
Hollywood Video c/o Credit Protect Assoc. PO Box 802068 Dallas, TX 75380		w					61.00
Account No. xxxxxxxx0741			Opened 6/01/03	$\dagger$	$^{+}$	$^{+}$	
HSBC Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		Н	CreditCard				
				1		1	922.00
Account No. xxx-xx-9686  Ice Mountain 6661 Dixie Hwy Suite 4 Louisville, KY 40258		J	99 Collection				452.00
Account No. xxxxxxxxxxxx6301	T		Opened 4/01/03 Last Active 6/01/03	$\dagger$	t	t	
Jewel c/o H&F Law 33 N Lasalle Ste, 1200 Chicago, IL 60602		w	Collection				301.00
Account No. xxx-xx-9686			02	+		+	
MCI The Neighborhood P.O. Box 4600 Iowa City, IA 52244		J	Utility				81.00
Sheet no. 5 of 11 sheets attached to Schedule of				Sub	tot	al	1,817.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	1,017.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No	
	Inger E Robertson	,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		: [	IJ	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIN IS SUBJECT TO SETOFF, SO STATE.	Ţ	·   !	N	I S P U T E D	AMOUNT OF CLAIM
Account No. xxx-xx-9686			99	Т		Ī		
Melanie Fitness Center 14900 Greenwood Road Dolton, IL 60419		J	Membership			D		300.00
A			Opened 2/24/04 Leet Active 0/04/07	_	+	4	4	300.00
Account No. xxxxxx7228  Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		Н	Opened 3/24/04 Last Active 9/01/07 Collection for Household Bank Notice Only					
								0.00
Account No. xxxx1974  NCO - Medclr Po Box 41567 Philadelphia, PA 19101		Н	Opened 10/16/04 Last Active 9/01/07 Collection for Gregory Emergency Physicians Notice Only					0.00
Account No. xxx0687	┞		Opened 7/08/05 Last Active 9/01/07	-	+	+	+	0.00
NCO Financial Systems Po Box 4907 Trenton, NJ 08650		Н	Collection for Verizon Ws Notice Only					0.00
Account No. xxxxx7137	$\vdash$		Opened 7/25/06 Last Active 9/01/07		+	+	$\dashv$	0.00
Nco Financial Systems Po Box 13570 Philadelphia, PA 19101		Н	Collection for Commonwealth Edison Notice Only					0.00
Sheet no. 6 of 11 sheets attached to Schedule of				Sul	oto	tal	$\dashv$	225
Creditors Holding Unsecured Nonpriority Claims			(Tota	of this			)	300.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

	С	Н	sband, Wife, Joint, or Community	l c	Ιυ	D	Ī
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xx5107			Opened 12/01/99 Last Active 9/01/02	Ī	E		
Nicor Gas 1844 Ferry Road Naperville, IL 60507		Н	Other				1,548.00
Account No. PALxPROVxxxxx6387  Palisades Collections 210 Sylvan Avenue Englewood Cliffs, NJ 07632	-	Н	Opened 8/22/03 Collection for Providian Bank Notice Only				0.00
Account No. CIX382	-		2008	+	-	+	0.00
PFG of Minnesota 7825 Washington Ave Suite 310 Minneapolis, MN 55439	-	J	Notice Only				0.00
Account No. xxxxxxxxxxxx3713			Opened 3/01/07 Last Active 8/17/07	+			
Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105		w	CreditCard				615.00
Account No. xxxxxx69-11	-		2008	+		+	010.00
Plaza Associates PO Box 18008 Hauppauge, NY 11788-8808		J	Notice only				0.00
Sheet no7 of _11_ sheets attached to Schedule of				Sub	tot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,163.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
_	Inger E Robertson	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDAT	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx0303  Portfolio Recoveries Po Box 12914 Norfolk, VA 23541		Н	Opened 12/21/06 Last Active 9/01/07 Collection for Us Cellular Notice Only	<del> </del>	TED		0.00
Account No. 3GC1  Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603		w	Opened 9/01/05 Collection				81.00
Account No. xxxx4856  Riddle Assoc 11778 S Election D Draper, UT 84020		w	Opened 1/01/07 Last Active 2/01/07 Collection for Directv Notice Only				0.00
Account No. xxxRxxx3201  Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791		w	Opened 12/01/05 Last Active 10/01/07 Collection for Charter One Bank Checking Acct Notice Only				0.00
Account No. xxxRxx5322  Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791		w	Opened 11/01/05 Last Active 10/01/07 Collection for Doubleday Book Club Notice Only				0.00
Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			81.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

	_		should Wife Islant as Occasionally	16	1	T 5	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xGCx5439  Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603		w	Opened 9/29/05 Collection for Mci Notice Only		T E D		0.00
Account No. xxx-xx-9686  Sprint PCS* 801 Adlai Stevenson Drive Springfield, IL 62703		J	04 Utility				1,110.00
Account No. FCHxxxxx7830  Tex Collect/collection Agency 2101 W. Ben White Blvd. Suite 103 Austin, TX 78704		w	Opened 5/25/06 Last Active 6/01/07 Collection for First Cash Financial Services Notice Only				0.00
Account No. xxxxx6461  The Bureaus Inc 1717 Central St Evanston, IL 60201		w	Opened 10/01/02 Collection for Ice Mountain Water Notice Only				0.00
Account No. xxx-xx-9686  US Cellular P.O. Box 0203 Palatine, IL 60055		J	99 Cell				741.00
Sheet no. 9 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,851.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Dale S Robertson,	Case No.
	Inger E Robertson	

### Debtors

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STA	LAIM	COZHLZGEZ	NL I QU I DATED	1	AMOUNT OF CLAIM
Account No. 1123			Opened 9/15/03 Last Active 11/05/03		Т	T E		
Usa Payday Loans 13647 S Cicero Crestwood, IL 60445		W	InstallmentLoan			D		245.00
Account No. xxxxx8307	╀		Opened 11/01/00 Last Active 6/01/01					245.00
Verizon Natinal Recovery D P.o. Box 1850 Folsom, CA 95630		Н	Other					
								452.00
Account No. xxxxxx1249  Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		Н	Opened 7/17/01 Last Active 7/01/02 CreditCard					1,361.00
Account No. xxxx0441	t		Opened 3/28/07 Last Active 5/01/07					
West Asset Management Po Box 2308 Sherman, TX 75091		Н	Collection for Sprint Pcs Notice Only					0.00
Account No. xxxx3778	-		Opened 10/13/06 Last Active 1/01/07					0.00
West Asset Management Po Box 2308 Sherman, TX 75091		w	Collection for AT&T Notice Only					0.00
Sheet no10_ of _11_ sheets attached to Schedule of			l	S	ubt	ota	L l	
Creditors Holding Unsecured Nonpriority Claims			(	(Total of th				2,058.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Dale S Robertson,	Case No.	
	Inger E Robertson		

### Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	F	AMOUNT OF CLAIM
Account No. xxx-xx-9686			03	Ť	Ť			
WOW Cable/Internet Service Naperville, IL 60563		J	Cable/Internet		D			
								167.00
Account No.								
Account No.						T	十	
Account No.								
Account No.								
Sheet no11_ of _11_ sheets attached to Schedule of				Sub			T	167.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				$\vdash$	
			(Report on Summary of So		ota lule			15,184.00

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B6G (Official Form 6G) (12/07)

In re	Dale S Robertson,	Case No
	Inger E Robertson	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-16653 Doc 1 Filed 06/27/08 Entered 06/27/08 15:18:13 Desc Main Document Page 31 of 49

B6H (Official Form 6H) (12/07)

In re	Dale S Robertson,	Case No.	
	Inger E Robertson		

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

### Case 08-16653 Doc 1 Filed 06/27/08 Entered 06/27/08 15:18:13 Desc Main Document Page 32 of 49

**B6I (Official Form 6I) (12/07)** 

	Dale S Robertson			
In re	Inger E Robertson		Case No.	
		Debtor(s)	_	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		TS OF DEBTO	R AND SPC	USE		
	RELATIONSHIP(S):		AGE(S):			
Married	None.					
Employment:	DEBTOR		l	SPOUSE		
Occupation	Security Officer	CNA				
Name of Employer	Individual Advocacy Group	Ridge	land Nursi	ing Rehab Ce	nter	
How long employed	1 Month	8 mor				
Address of Employer	1289 Windham Pkwy	125th	& Harlem			
	Romeoville, IL 60446	Palos	Heights, I	L 60463		
INCOME: (Estimate of average	or projected monthly income at time case filed)		<u> </u>	DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)		\$	1,514.00	\$	1,053.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	1,514.00	\$	1,053.00
4. LESS PAYROLL DEDUCTION				000.00		440.00
a. Payroll taxes and social	security		\$	323.00	\$	119.00
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
<u> </u>		<u></u>	\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$	323.00	\$	119.00
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	1,191.00	\$	934.00
7. Regular income from operatio	n of business or profession or farm (Attach detailed s	statement)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or sup	pport payments payable to the debtor for the debtor's	use or that of		0.00	¢	0.00
dependents listed above	at againtam ag		\$	0.00	Φ	0.00
11. Social security or government (Specify):			•	0.00	•	0.00
(Specify).		<del></del>	φ	0.00	φ	0.00
10 D :			, <u> </u>	0.00	\$ <u> </u>	0.00
12. Pension or retirement income			ş <u>—</u>	0.00	<b>»</b> —	0.00
13. Other monthly income			¢.	0.00	Ф	0.00
(Specify):			ý <u> </u>	0.00	\$ <u></u>	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 T	HROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	1,191.00	\$	934.00
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from l	ine 15)		\$	2,125.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Dale S Robertson			
In re	Inger E Robertson		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	199.00
b. Water and sewer	\$	0.00
c. Telephone	\$	60.00
d. Other See Detailed Expense Attachment	\$	160.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	425.00
5. Clothing	\$	65.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	140.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,124.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,125.00
b. Average monthly expenses from Line 18 above	\$	2,124.00
c. Monthly net income (a. minus b.)	\$	1.00

	Case 00-10033	DUC I	Document	Page 34 of 49	15.16.15	Desc Main
B6J (Off	icial Form 6J) (12/07)		Document	1 agc 34 01 43		
	Dale S Robertson					
In re	Inger E Robertson				Case No.	
			Ι	Debtor(s)		
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)						
Detailed Expense Attachment						

### **Other Utility Expenditures:**

Cellular Phones	\$ 90.00
Cable/Internet	\$ 70.00
Total Other Utility Expenditures	\$ 160.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Dale S Robertson Inger E Robertson		Case No.		
		Debtor(s)	Chapter	7	
	DECLARATION CO	ONCERNING DEBTOR'	'S SCHEDULI	ES	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	June 26, 2008	Signature	/s/ Dale S Robertson Dale S Robertson Debtor
Date	June 26, 2008	Signature	/s/ Inger E Robertson Inger E Robertson Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	Dale S Robertson			
In re	Inger E Robertson		Case No.	
		Debtor(s)	Chapter	7
			-	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$13,793.00	H & W - Employment income - 2006 - based on tax transcripts
\$32,528.00	H & W - Employment income - 2007 - based on tax transcripts
\$13,913.71	H & W - Employment income - 2008 year-to-date - based on pay advices

COLIDCE

AMOUNT

## 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$23,690.00 Non-employment income (IRA distribution) - 2007 - based on tax transcripts

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND LOCATION DISPOSITION AND CASE NUMBER

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY** 

DATE OF SEIZURE

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 233 S. Wacker Drive Suite 5150 Chicago, IL 60606

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1050 - for legal services \$150 - document retrieval fee associated with Credit Infonet, below

NAME AND ADDRESS OF PAYEE Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$144 - to obtain tax transcripts,
credit reports, credit counseling
and debtor education courses,
and post-discharge liability
dispute

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION JPMorgan Chase 4001 W. 167th Street Country Club Hills, IL 60478 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE IRA account - last 4 digits 4114.

AMOUNT AND DATE OF SALE OR CLOSING Closed 10/2007, closing value \$6,415, spent down on household bills, necessities, and expenses.

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Son 11701 S. Karlov, Apt. 1A Alsip, IL 60803 DESCRIPTION AND VALUE OF PROPERTY

Son received serious brain injury in the Armed Forces and is completely incapacitated, Inger Robertson expects to have complete legal guardianship shortly. Debtors are expecting to receive some monetary compensation for son's injury. However, this may be a lump sum payout, or an annuity, or a payment plan, debtors are not yet sure. When it is received, although it might be in Inger Robertson's name, this fund will be used for the care of her son.

LOCATION OF PROPERTY

5

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1425 Grace Robbins, IL 60472 NAME USED Same

DATES OF OCCUPANCY 12/2003 - 12/2005

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**NAME** 

NAME ADDRESS

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 26, 2008	Signature	/s/ Dale S Robertson
			Dale S Robertson
			Debtor
Date	June 26, 2008	Signature	/s/ Inger E Robertson
			Inger E Robertson
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Dale S Robertson Inger E Robertson				Case No.			
mic	Ingol E Robottoon		Debtor	(s)	Chapter	7		
	CHAPTER 7 INDI	IVIDUAL DEBT	OR'S	STATEME	NT OF INT	ENTION		
<b>I</b> ]	I have filed a schedule of assets and liabil	lities which includes deb	ts secur	ed by property of	f the estate.			
<b>]</b>	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.							
<b>=</b> ]	I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:							
Descrip	tion of Secured Property	Creditor's Name		Property will be	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
	Chevy Cavalier 58,000 miles based on KBB	Wells Fargo Auto Fi	nance	Х	·	-		
Descrip Property	tion of Leased	Lessor's Name		Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	1			
-NONE	E-							
Date _	June 26, 2008	Signature		lle S Robertson S Robertson or				
Date _	June 26, 2008	_ Signature	Inger	ger E Robertsor E Robertson	n .			
			Joint	Debtor				

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### Document Page 44 of 49 **United States Bankruptcy Court Northern District of Illinois**

	Dale S Robertson			
In re	Inger E Robertson		Case No.	
		Debtor(s)	Chanter	7

# Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that 1. compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept Prior to the filing of this statement I have received..... 1.050.00 Balance Due 0.00 2. The source of the compensation paid to me was: Debtor ☐ Other (specify): The source of compensation to be paid to me is: 3. Debtor ☐ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee. I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. By agreement with the debtor(s), the above-disclosed fee does not include the following service: 6. Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding or preparation and filing of reaffirmation agreements and applications. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. Dated: June 26, 2008 /s/ Ian W. Wallace lan W. Wallace #6290999

Legal Helpers, PC Sears Tower

233 S. Wacker Suite 5150 Chicago, IL 60606

(312) 467-0004 Fax: (312) 467-1832

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **B 201** (04/09/06)

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

lan W. Wallace #6290999	X	/s/ Ian W. Wallace	June 26, 2008				
Printed Name of Attorney		Signature of Attorney	Date				
Address:							
Sears Tower							
233 S. Wacker Suite 5150							
Chicago, IL 60606							
(312) 467-0004							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Dale S Robertson							
Inger E Robertson	X	/s/ Dale S Robertson	June 26, 2008				
Printed Name of Debtor		Signature of Debtor	Date				
Case No. (if known)	X	/s/ Inger E Robertson	June 26, 2008				
		Signature of Joint Debtor (if any)	Date				

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# **United States Bankruptcy Court** Northern District of Illinois

	Dale S Robertson						
In re	Inger E Robertson		Case No.				
		Debtor(s)	Chapter 7				
	VI	ERIFICATION OF CREDITOR M	IATRIX				
		Number of Creditors:					
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best o (our) knowledge.						
Date:	June 26, 2008	/s/ Dale S Robertson					
		Dale S Robertson	Dale S Robertson				
		Signature of Debtor					
Date:	June 26, 2008	/s/ Inger E Robertson					
		Inger E Robertson					

Signature of Debtor

Dale S Roberts P 08-16653 Doc 1 Inger E Robertson 11701 S. Karlov, Apt. 1A Alsip, IL 60803

Northport, AL 35476

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Attn: Correspondence Dept.

Po Box 5524

Sioux Falls, SD 57117

lan W. Wallace Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Charter One Bank 13180 Cicero Crestwood, IL 60445

Ford Motor Credit Corporation Ford Credit National Bankruptcy Ce Po Box 537901 Livonia, MI 48153

AT&T PO Box 8100 Chicago, IL 60607 Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

AT&T Wireless Correspondence PO Box 68056 Anaheim, CA 92817-8056

Comcast 1500 McConnor Pkwy Schaumburg, IL 60173

Helig c/o Am Credit & Col PO Box 264 Taylor, PA 18517

Ballys 8700 West Bryn Mawr Chicago, IL 60631

Credit Management 4200 International Pwy Carrolton, TX 75007

Hilco Receivables Llc 5 Revere Dr Ste 510 Northbrook, IL 60062

Bruce M. Cable DDS c/o Allied Debt Recovery Svs 2000 Warrensville Center South Euclid, OH 44121

Credit Protection Association, LP 13355 Noel Road Dallas, TX 75240

Hollywood Video c/o Credit Protect Assoc. PO Box 802068 Dallas, TX 75380

Bur Col Reco 7575 Corporate Way Eden Prairie, MN 55344 Debt Recovery Solutions PO Box 9001 Westbury, NY 11590

**HSBC** Hsbc Card Srvs Attn: Bankruptcy Po Box 5213

Carol Stream, IL 60197

Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532

Directv PO Box 29079 Glendale, CA 91209

Ice Mountain 6661 Dixie Hwy Suite 4 Louisville, KY 40258

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

6550 E. 30th street P.O. Box 6325 Indianapolis, IN 46206

Doubleday Book Club

Jewel c/o H&F Law 33 N Lasalle Ste, 1200 Chicago, IL 60602

Cb Usa Inc 55252 Hohman Ave Hammond, IN 46320 First Cash Advance 12601 Western Avenue Blue Island, IL 60406

MCI The Neighborhood P.O. Box 4600 Iowa City, IA 52244 Melanie Fitnes & See Re 16653 Doc 1 14900 Greenwood Road Dolton, IL 60419

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Natinal Recovery D P.o. Box 1850 Folsom, CA 95630

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Resurgent Capital Service/Sherman AcquisWashington Mutual / Providian Po Box 10587 Greenville, SC 29603

Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

NCO - Medclr Po Box 41567 Philadelphia, PA 19101 Riddle Assoc 11778 S Election D Draper, UT 84020

Wells Fargo Auto Finance Po Box 7648 Boise, ID 83707

NCO Financial Systems Po Box 4907 Trenton, NJ 08650

Rjm Acq Llc 575 Underhill Blvd Suite 224 Syosset, NY 11791

West Asset Management Po Box 2308 Sherman, TX 75091

Nco Financial Systems Po Box 13570 Philadelphia, PA 19101

Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603

WOW Cable/Internet Service Naperville, IL 60563

Nicor Gas 1844 Ferry Road Naperville, IL 60507 Sprint PCS\* 801 Adlai Stevenson Drive Springfield, IL 62703

Palisades Collections 210 Sylvan Avenue Englewood Cliffs, NJ 07632 Tex Collect/collection Agency 2101 W. Ben White Blvd. Suite 103 Austin, TX 78704

PFG of Minnesota 7825 Washington Ave Suite 310 Minneapolis, MN 55439 The Bureaus Inc 1717 Central St Evanston, IL 60201

Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105

US Cellular P.O. Box 0203 Palatine, IL 60055

Plaza Associates PO Box 18008 Hauppauge, NY 11788-8808 Usa Payday Loans 13647 S Cicero Crestwood, IL 60445